

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Keith D. Geise, Sr.
Susan A. Geise
Debtors

Case No. 14-02519-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: REshelman
Form ID: 3180W

Page 1 of 2
Total Noticed: 48

Date Rcvd: Jul 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 01, 2019.

db/jdb
cr
4497690 +Keith D. Geise, Sr., Susan A. Geise, 13533 Wolf Rd, Greenwood, DE 19950-5535
4524360 +PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE, MOORPARK, CA 93021-2602
+AES, 1200 N 7TH STREET, HARRISBURG, PA 17102-1419
+ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4497693 +BALANCE RECOVERY, PO BOX 17, IMPERIAL, PA 15126-0017
4497696 +BEST BUY, PO BOX 6497, SIOUX FALLS, SD 57117-6497
4548079 +Bank of America, N.A., c/o KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
4546122 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4497701 +CHASE BANKRUPTCY DEPARTMENT, 2210 ENTERPRISE DRIVE, FLORENCE, SC 29501-1109
4698337 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
4698338 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
4497708 GEIGINGER HEALTH SYSTEMS, 100 NORTH ACADEMY AVENUE, DANVILLE, PA 17822-3941
4497710 +HARLEY DAVIDSON FINANCIAL SERV, 150 S. WACKER DRIVE, SUITE 3100, CHICAGO, IL 60606-4224
4514910 +HARLEY-DAVIDSON CREDIT CORP, PO BOX 9013, ADDISON, TEXAS 75001-9013
4497715 +MAGISTERIAL DISTRICT #58-3-01, P.O. BOX 88, LEWISTOWN, PA 17044-0088
4497716 +MEMBERS 1ST CREDIT UNION, PO BOX 2104, MECHANICSBURG, PA 17055-2104
4497720 +MT. NITTANY MEDICAL CENTER, 1800 EAST PARK AVENUE, PO BOX 1259, STATE COLLEGE, PA 16804-1259
4554288 Navient Solutions Inc, on behalf of the, Department of Education, Navient Solutions, Inc, Department of Education Loan Services, P O Box 9635, Wilkes-Barre, PA 18773-9635
4505615 +PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
4497721 +PHEAA, P.O. BOX 2461, HARRISBURG, PA 17105-2461
4684135 +PennyMac Loan Services, LLC, c/o Aldridge Pite LLP, Fifteen Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636
4679154 +PennyMac Loan Services, LLC, 6101 Condor Drive, Suite 200, Moorpark, CA 93021-2602
4679155 +PennyMac Loan Services, LLC, 6101 Condor Drive, Suite 200, Moorpark, CA 93021, PennyMac Loan Services, LLC, 6101 Condor Drive 93021-2602

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4497692 +EDI: BANKAMER.COM Jul 30 2019 23:08:00 BAC HOME LOANS SERVICING LP, 4161 PIEDMONT PKWY, GREENSBORO, NC 27410-8175
4497691 +EDI: BANKAMER.COM Jul 30 2019 23:08:00 BAC HOME LOANS SERVICING LP, 7105 CORPORATE DRIVE, PLANO, TX 75024-4100
4497695 EDI: BANKAMER.COM Jul 30 2019 23:08:00 BANK OF AMERICA HOME LOANS, PO BOX 650070, DALLAS, TX 75265-0070
4497694 EDI: BANKAMER.COM Jul 30 2019 23:08:00 BANK OF AMERICA HOME LOANS, P.O. BOX 5170, SIMI VALLEY, CA 93062-5170
4497697 EDI: HFC.COM Jul 30 2019 23:08:00 BEST BUY CO INC, RETAIL SERVICES, PO BOX 17298, BALTIMORE, MD 21297-1298
4497698 EDI: CAPITALONE.COM Jul 30 2019 23:08:00 CAPITAL ONE, BANKRUPTCY CLAIMS SERVICER, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
4497699 +EDI: CHASE.COM Jul 30 2019 23:08:00 CHASE, P.O. BOX 15298, WILMINGTON, DE 19850-5298
4497700 +EDI: CHASE.COM Jul 30 2019 23:08:00 CHASE BANK USA, P.O. BOX 15298, WILMINGTON, DE 19850-5298
4497702 +EDI: CITICORP.COM Jul 30 2019 23:08:00 CITI CARDS, PO BOX 6500, SIOUX FALLS, SD 57117-6500
4497703 +EDI: CITICORP.COM Jul 30 2019 23:08:00 CITIBANK VISA, P.O. BOX 6500, SIOUX FALLS, SD 57117-6500
4497704 +EDI: CITICORP.COM Jul 30 2019 23:08:00 CITICARDS, 701 E. 60TH STREET N, SIOUX FALLS, SD 57104-0432
4497705 +E-mail/Text: bdsupport@creditmanagementcompany.com Jul 30 2019 19:12:23 CREDIT MANAGEMENT COMPANY, P.O. BOX 16346, 2121 NOBLESTOWN ROAD, PITTSBURGH, PA 15205-3956
4698337 EDI: ECMC.COM Jul 30 2019 23:08:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
4698338 EDI: ECMC.COM Jul 30 2019 23:08:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
4497707 +EDI: RMSC.COM Jul 30 2019 23:08:00 GE CAPITAL RETAIL BANK, ATTN: BANKRUPTCY DEPT, PO BOX 103104, ROSWELL, GA 30076-9104
4497706 +EDI: RMSC.COM Jul 30 2019 23:08:00 GE CAPITAL RETAIL BANK, ATTN: BANKRUPTCY DEPT, PO BOX 103106, ROSWELL, GA 30076-9106
4497709 E-mail/Text: bankruptcy.notices@hdfsi.com Jul 30 2019 19:12:26 HARLEY DAVIDSON CREDIT, 8529 INNOVATION WAY, CHICAGO, IL 60682-0085
4497711 +EDI: HFC.COM Jul 30 2019 23:08:00 HSBC BON TON, PO BOX 9, BUFFALO, NY 14240-0009
4497712 EDI: HFC.COM Jul 30 2019 23:08:00 HSBC CARD SERVICES, PO BOX 80084, SALINAS, CA 93912-0084
4497714 EDI: IRS.COM Jul 30 2019 23:08:00 INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OP., PO BOX 7346, PHILADELPHIA, PA 19101-7346

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4552020 EDI: RESURGENT.COM Jul 30 2019 23:08:00 LVNV Funding, LLC its successors and assigns as, assignee of CVF Consumer Acquisition, Company, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

4497717 +E-mail/Text: unger@members1st.org Jul 30 2019 19:12:26 MEMBERS FIRST FEDERAL CREDIT, 5000 LOUISE DRIVE, MECHANICSBURG, PA 17055-4899

4497718 +EDI: MID8.COM Jul 30 2019 23:08:00 MIDLAND FUNDING LLC, 8875 AERO DRIVE, SUITE 200, SAN DIEGO, CA 92123-2255

4497719 +E-mail/Text: mmrgbkb@miramedrg.com Jul 30 2019 19:12:20 MIRAMED REVENUE GROUP, 991 OAK CREEK DRIVE, LOMBARD, IL 60148-6408

4497722 EDI: PRA.COM Jul 30 2019 23:08:00 PORTFOLIO RECOVERY, 120 CORPORATE BLVD., SUITE 100, NORFOLK, VA 23502

4524585 EDI: PRA.COM Jul 30 2019 23:08:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

4497723 +EDI: NAVIENTFKASMSERV.COM Jul 30 2019 23:08:00 SALLIE MAE CORPORATION, P.O. BOX 9635, WILKES BARRE, PA 18773-9635

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* ECMC, P. O. Box 16408, St. Paul, MN 55116-0408

cr* +PennyMac Loan Services, LLC, c/o Aldridge Pite LLP, Fifteen Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636

4546831* +Balance Recovery Inc, PO Box 17, Imperial Pa 15126-0017

4497713* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
(address filed with court: INTERNAL REVENUE SERVICE, PO BOX 21126, PHILADELPHIA, PA 19114-0326)

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 01, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 30, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com

Harry B Reese on behalf of Creditor PENNYMAC LOAN SERVICES, LLC harry.reese@pkjllc.com, chris.amann@pkjllc.com;nick.bracey@pkjllc.com;Samantha.gonzalez@pkallc.com;jill@pkallc.com;mary.raynor-paul@pkallc.com;amanda.rauer@pkallc.com

James McClure on behalf of Debtor 2 Susan A. Geise jmccclure@bmzlaw.com, nvargas@bmzlaw.com;plarson@bmzlaw.com

James McClure on behalf of Debtor 1 Keith D. Geise, Sr. jmccclure@bmzlaw.com, nvargas@bmzlaw.com;plarson@bmzlaw.com

Jill Manuel-Coughlin on behalf of Creditor PENNYMAC LOAN SERVICES, LLC jill@pkjllc.com, chris.amann@pkjllc.com;nick.bracey@pkjllc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com;mary.raynor-paul@pkallc.com;amanda.rauer@pkallc.com

Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com

Thomas I Puleo on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com

United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1 **Keith D. Geise Sr.**
First Name Middle Name Last Name
Debtor 2 **Susan A. Geise**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:14-bk-02519-HWV**

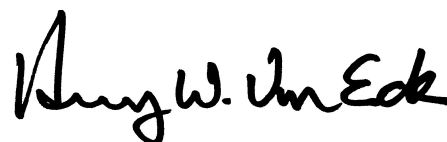
Social Security number or ITIN **xxx-xx-0192**
EIN --
Social Security number or ITIN **xxx-xx-9361**
EIN --

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Keith D. Geise Sr.

Susan A. Geise
aka Susan A. Dietz**By the
court:**7/30/19Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: REshelman, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.